



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [FULTON FINANCIAL CORPORATION](#)

**City/State** [LANCASTER, PA](#)

## Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [26,090,151](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**FULTON FINANCIAL CORPORATION**  
**ONE PENN SQUARE**  
**LANCASTER, PA 17602**

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## Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	25,799,301	26,138,808	26,125,178	24,208,165	21,224,678
Net income (\$000) .....	205,148	213,611	275,496	178,039	226,338
Number of BHCs in peer group .....	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.93	2.79	55	2.59	2.65	42	2.59	2.60	44	2.65	2.77	36	3.12	3.01	49
+ Non-interest income .....	0.91	0.94	54	0.91	1.09	48	0.93	1.04	50	0.92	1.21	41	0.99	1.32	43
- Overhead expense .....	2.42	2.18	72	2.37	2.21	63	2.37	2.17	68	2.37	2.57	47	2.66	2.69	56
- Provision for credit losses .....	0.07	0.10	45	-0.05	-0.12	63	-0.06	-0.09	54	0.32	0.51	26	0.15	0.15	64
+ Securities gains (losses) .....	0	0	24	0.17	0.01	97	0.13	0.01	97	0.01	0.02	55	0.02	0.01	84
+ Other tax equivalent adjustments .....	0	0	12	0	0	12	0	0	12	0	0	48	0	0	78
= Pretax net operating income (tax equivalent) .....	1.35	1.46	39	1.34	1.76	18	1.33	1.66	24	0.89	1.04	35	1.30	1.56	28
Net operating income .....	1.06	1.10	45	1.09	1.34	28	1.05	1.26	29	0.74	0.81	37	1.07	1.19	32
Net income .....	1.06	1.10	45	1.09	1.34	28	1.05	1.26	29	0.74	0.82	36	1.07	1.19	32
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.32	3.36	45	2.99	3.12	39	2.97	3.06	40	3.30	3.55	28	4.25	4.41	37
Interest expense .....	0.23	0.35	30	0.26	0.26	62	0.24	0.25	61	0.50	0.52	54	0.90	1.08	37
Net interest income (tax equivalent) .....	3.10	3.01	48	2.73	2.85	37	2.73	2.80	41	2.81	3.01	32	3.35	3.33	46
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.03	0.09	4	0.08	0.12	48	0.07	0.11	48	0.05	0.27	16	0.22	0.21	61
Earnings coverage of net loan and lease losses (X) .....	-60.24	36.38	16	22.51	26.30	57	23.14	39.72	55	29.36	22.91	72	8.24	24.40	34
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.35	1.17	75	1.40	1.32	62	1.36	1.23	67	1.47	1.58	46	0.97	0.83	68
Allowance for loan and lease losses / Total loans and leases .....	1.35	1.15	75	1.40	1.30	64	1.36	1.20	67	1.46	1.55	48	0.97	0.81	69
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.93	0.39	92	0.77	0.58	72	0.79	0.49	84	0.74	0.71	59	0.78	0.57	73
30–89 days past due loans and leases / Total loans and leases .....	0.56	0.33	81	0.30	0.29	61	0.26	0.32	51	0.42	0.39	65	0.45	0.43	63
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	3.41	5.89	45	-6.11	-3.31	41	-3.43	-2.33	49	1.12	3.20	48	7.87	14.45	29
Net short-term noncore funding dependence .....	3.23	0.87	61	-6.50	-9.17	53	-3.70	-7.71	60	-2.50	-4.76	55	4.63	3.38	45
Net loans and leases / Total assets .....	74.52	63.09	78	68.62	58.81	75	70.34	58.67	79	72.37	61.58	79	76.52	63.77	83
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.24	9.22	53	8.43	9.07	33	8.58	8.98	41	8.19	9.13	20	8.45	9.76	15
Holding company equity capital / Total assets .....	9.47	9.68	46	10.25	10.79	43	10.54	10.71	49	10.11	11.16	34	10.71	12.43	30
Total equity capital (including minority interest) / Total assets .....	9.47	9.81	43	10.25	10.91	42	10.54	10.82	48	10.11	11.29	33	10.71	12.57	28
Common equity tier 1 capital / Total risk-weighted assets .....	9.98	11.79	25	10.10	12.64	11	9.95	12.42	13	9.54	12.38	4	9.70	12.17	13
Net loans and leases / Equity capital (X) .....	7.87	6.64	75	6.69	5.47	75	6.68	5.53	74	7.16	5.58	79	7.14	5.21	84
Cash dividends / Net income .....	39.48	31.93	65	35.53	27.22	67	41.34	28.27	80	52.15	42.30	65	41.08	33.12	65
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	-0.83	6.04	27	3.19	9.51	22	-0.49	10.50	9	18.35	16.68	59	5.92	9.26	48
Equity capital .....	-8.47	-3.83	40	12.95	7.52	81	3.66	7.46	43	11.73	6.99	77	4.21	10.49	31
Net loans and leases .....	7.58	14.48	32	-4.24	-0.66	41	-3.27	3.36	26	11.93	9.07	68	4.24	9.10	32
Noncore funding .....	16.10	36.20	49	-47.74	-21.64	15	-58.43	-14.79	3	2.38	-12.18	68	-21.50	6.59	12
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	40	2.40	0.55	87	2.39	0.57	86	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	21.83	11.91	80	20.19	10.65	81	19.87	10.95	80	28.40	13.56	80	15.85	13.04	69
Equity investment in subsidiaries / Equity capital .....	119.06	104.01	90	124.34	103.15	96	112.82	103.22	87	128.34	102.81	96	127	103.22	96
Cash from ops + noncash items + op expense / Op expense + dividends .....	-99.98	118.32	6	239.46	155.61	81	412.35	154.48	95	-267.18	147.24	0	127.30	190.27	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	512,463	475,058	628,801	646,712	726,552	7.87	16.89
Income from lease financing receivables.....	7,603	8,760	11,096	11,442	12,730	-13.21	-9.14
Fully taxable income on loans and leases.....	506,258	469,884	621,718	636,966	703,151	7.74	18.46
Tax-exempt income on loans and leases.....	13,808	13,934	18,179	21,188	36,131	-0.90	-28.88
Estimated tax benefit on income on loans and leases.....	4,095	3,999	5,242	6,172	9,305	2.40	-65.94
Income on loans and leases (tax equivalent).....	524,161	487,817	645,139	664,326	748,587	7.45	14.24
Investment interest income (tax equivalent).....	79,712	64,278	86,876	85,431	80,435	24.01	62.29
Interest on balances due from depository institutions.....	2,448	1,472	2,199	1,959	4,357	66.30	84.75
Interest income on other earning assets.....	1,380	1,236	1,498	3,486	4,894	11.65	-30.51
Total interest income (tax equivalent).....	607,701	554,803	735,712	755,202	838,273	9.53	18.87
Interest on time deposits of \$250K or more .....	1,323	2,126	2,705	5,526	8,159	-37.77	-52.00
Interest on time deposits < \$250K.....	9,642	14,780	18,272	37,197	43,562	-34.76	-51.51
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	10,486	7,203	9,028	27,202	80,053	45.58	-41.97
Interest on other borrowings and trading liabilities.....	3,860	4,659	5,152	17,240	29,393	-17.15	-73.27
Interest on subordinated debt and mandatory convertible securities .....	15,981	18,805	24,528	26,527	15,750	-15.02	25.06
Total interest expense.....	41,292	47,573	59,685	113,692	176,917	-13.20	-39.21
Net interest income (tax equivalent).....	566,409	507,230	676,027	641,510	661,356	11.67	27.77
Non-interest income.....	175,760	178,014	242,583	222,667	209,228	-1.27	21.60
Adjusted operating income (tax equivalent) .....	742,169	685,244	918,610	864,177	870,584	8.31	26.25
Overhead expense.....	468,157	465,471	620,183	574,934	565,538	0.58	20.72
Provision for credit losses.....	13,541	-9,600	-14,600	77,760	32,825		-18.30
Securities gains (losses) .....	-26	33,511	33,516	3,053	4,733		
Other tax equivalent adjustments .....	-2	-3	-4	0	1		
Pretax net operating income (tax equivalent).....	260,443	262,881	346,539	214,536	276,955	-0.93	36.62
Applicable income taxes .....	44,609	40,160	58,748	24,194	37,650	11.08	25.61
Tax equivalent adjustments .....	10,686	9,110	12,295	12,303	12,967	17.30	-38.45
Applicable income taxes (tax equivalent).....	55,295	49,270	71,043	36,497	50,617	12.23	4.57
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	205,148	213,611	275,496	178,039	226,338	-3.96	48.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	205,148	213,611	275,496	178,039	226,338	-3.96	48.93
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	205,148	213,611	275,496	178,039	226,338	-3.96	48.93
Investment securities income (tax equivalent).....	79,712	64,278	86,876	85,431	80,435	24.01	62.29
US Treasury and agency securities (excluding mortgage-backed securities) .....	2,324	142	268	0	315	1536.62	2092.45
Mortgage-backed securities .....	37,063	30,412	40,663	43,095	49,865	21.87	23.44
All other securities .....	40,325	33,724	45,945	42,336	30,255	19.57	112.40
Cash dividends declared.....	80,987	75,893	113,895	92,842	92,980	6.71	40.35
Common .....	73,301	68,178	103,618	90,707	92,980	7.51	27.03
Preferred.....	7,686	7,715	10,277	2,135	0	-0.38	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.14	3.12	54	2.83	2.90	45	2.82	2.85	46	3.12	3.27	35	3.95	4	48
Less: Interest expense .....	0.21	0.33	30	0.24	0.24	62	0.23	0.23	61	0.47	0.48	57	0.83	0.98	38
Equals: Net interest income (tax equivalent) .....	2.93	2.79	55	2.59	2.65	42	2.59	2.60	44	2.65	2.77	36	3.12	3.01	49
Plus: Non-interest income .....	0.91	0.94	54	0.91	1.09	48	0.93	1.04	50	0.92	1.21	41	0.99	1.32	43
Equals: adjusted operating income (tax equivalent) .....	3.84	3.77	66	3.50	3.80	34	3.52	3.70	37	3.57	4.04	28	4.10	4.41	36
Less: Overhead expense .....	2.42	2.18	72	2.37	2.21	63	2.37	2.17	68	2.37	2.57	47	2.66	2.69	56
Less: Provision for credit losses .....	0.07	0.10	45	-0.05	-0.12	63	-0.06	-0.09	54	0.32	0.51	26	0.15	0.15	64
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	23	0.17	0.01	97	0.13	0.01	97	0.01	0.02	55	0.02	0.01	84
Plus: other tax equivalent adjustments .....	0	0	12	0	0	12	0	0	12	0	0	48	0	0	78
Equals: Pretax net operating income (tax equivalent) .....	1.35	1.46	39	1.34	1.76	18	1.33	1.66	24	0.89	1.04	35	1.30	1.56	28
Less: Applicable income taxes (tax equivalent) .....	0.29	0.34	27	0.25	0.41	12	0.27	0.38	17	0.15	0.23	27	0.24	0.36	18
Less: Minority interest .....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.06	1.10	45	1.09	1.34	28	1.05	1.26	29	0.74	0.81	37	1.07	1.19	32
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.06	1.10	45	1.09	1.34	28	1.05	1.26	29	0.74	0.82	36	1.07	1.19	32
Memo: Net income (last four quarters) .....	1.03	1.10	39	1.02	1.30	21	1.05	1.26	29	0.74	0.82	36	1.07	1.19	32
Net income-BHC and noncontrolling (minority) interest .....	1.06	1.11	44	1.09	1.35	26	1.05	1.27	27	0.74	0.83	36	1.07	1.20	31
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.57	92.93	71	94.77	93.09	69	94.69	93.08	70	94.46	92.32	74	92.98	91.05	70
Average interest-bearing funds / Average assets .....	58.45	60.58	50	60.40	61.98	46	60.01	61.99	48	64.35	64.06	55	67.32	65.57	60
Interest income (tax equivalent) / Average earning assets .....	3.32	3.36	45	2.99	3.12	39	2.97	3.06	40	3.30	3.55	28	4.25	4.41	37
Interest expense / Average earning assets .....	0.23	0.35	30	0.26	0.26	62	0.24	0.25	61	0.50	0.52	54	0.90	1.08	37
Net interest income (tax equivalent) / Average earning assets .....	3.10	3.01	48	2.73	2.85	37	2.73	2.80	41	2.81	3.01	32	3.35	3.33	46
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.70	4.24	13	3.46	4.07	18	3.45	4.01	19	3.62	4.27	13	4.56	5.09	17
Interest-bearing bank balances .....	0.45	0.79	12	0.11	0.13	18	0.13	0.14	31	0.20	0.27	31	1.27	2.04	15
Federal funds sold and reverse repos .....	1.73	1.05	72	0.21	0.25	57	0.15	0.25	51		0.68			2.44	
Trading assets .....	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	3.26	3.33	42	2.94	3.09	38	2.92	3.04	39	3.25	3.51	28	4.18	4.36	36
Investment securities (tax equivalent) .....	2.34	1.96	81	2.27	1.77	84	2.25	1.77	84	2.76	2.25	82	2.89	2.76	66
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.95	1.38	16	0.13	1.23	5	0.19	1.14	7		1.75		4.68	2.32	94
Mortgage-backed securities .....	2.06	1.87	71	1.86	1.55	81	1.82	1.57	78	2.48	2.05	88	2.66	2.61	58
All other securities .....	3.25	2.89	67	3.10	2.85	64	3.09	2.81	65	3.24	3.24	58	3.41	4.06	32
Interest-bearing deposits .....	0.20	0.35	36	0.22	0.22	57	0.21	0.21	58	0.51	0.53	53	1.05	1.10	51
Time deposits of \$250K or more .....	0.89	0.61	80	1.03	0.70	81	1.03	0.66	85	1.31	1.42	38	1.71	1.96	27
Time deposits < \$250K .....	0.93	0.58	83	1.09	0.67	86	1.05	0.62	88	1.61	1.36	66	1.74	1.82	40
Other domestic deposits .....	0.11	0.31	18	0.08	0.16	26	0.07	0.15	25	0.25	0.36	35	0.84	0.93	45
Foreign deposits .....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	1.07	0.88	65	0.08	0.18	36	0.08	0.17	36	0.25	0.62	17	1.52	1.86	38
Other borrowed funds and trading liabilities .....	0.44	1.55	9	0.41	1.29	23	0.35	1.27	19	0.81	1.50	20	1.55	2.38	12
All interest-bearing funds .....	0.37	0.54	30	0.40	0.38	63	0.38	0.37	61	0.73	0.74	55	1.24	1.49	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	175,760		178,014		242,583		222,667		209,228						
Fiduciary activities income .....	26,363		26,443		35,350		30,634		29,295						
Service charges on deposit accounts - domestic .....	36,628		30,425		41,728		39,105		49,683						
Trading revenue.....	7,532		4,694		7,099		16,484		14,875						
Investment banking fees and commissions.....	28,715		26,756		36,056		28,288		26,118						
Insurance activities revenue.....	294		432		522		192		265						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	5,103		7,191		10,391		-10,311		6,109						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	13,187		29,055		36,759		45,485		19,477						
Other non-interest income.....	57,938		53,018		74,678		72,790		63,406						
Total overhead expenses .....	468,157		465,471		620,183		574,934		565,538						
Personnel expense.....	264,150		243,632		329,138		324,396		311,934						
Net occupancy expense.....	52,511		49,701		67,606		66,898		66,401						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	1,043		443		589		529		1,427						
Other operating expenses.....	150,453		171,695		222,850		183,111		185,776						
Fee income on mutual funds and annuities.....	28,714		26,756		36,056		28,288		26,118						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0						
Number of equivalent employees .....	3,372		3,175		3,162		3,256		3,521						
Average personnel expense per employee.....	78.34		76.73		104.09		99.63		88.59						
Average assets per employee.....	7,651.04		8,232.70		8,262.23		7,434.94		6,028.03						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	16.34	2.43	97	15.03	2.14	97	14.86	2.17	97	12.70	2.02	98	12.48	2.72	95
Overhead expenses / Net Interest Income + non-interest income .....	64	58.02	78	68.84	58.85	87	68.43	59.28	85	67.49	62.28	74	65.94	61.29	72
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.42	2.18	72	2.37	2.21	63	2.37	2.17	68	2.37	2.57	47	2.66	2.69	56
Personnel expense.....	1.37	1.20	72	1.24	1.23	56	1.26	1.21	63	1.34	1.30	55	1.47	1.41	53
Net occupancy expense.....	0.27	0.22	69	0.25	0.24	62	0.26	0.23	65	0.28	0.26	61	0.31	0.28	65
Other operating expenses.....	0.78	0.73	70	0.88	0.72	78	0.86	0.72	78	0.76	0.94	45	0.88	0.97	53
Overhead less non-interest income .....	1.51	1.22	72	1.47	1.08	84	1.45	1.10	80	1.46	1.25	71	1.68	1.32	74
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	63.08	57.55	75	67.93	58.34	86	67.51	58.83	82	66.53	61.82	71	64.96	60.64	71
Personnel expense.....	35.59	31.86	69	35.55	32.89	65	35.83	32.93	65	37.54	32.36	82	35.83	32.39	70
Net occupancy expense.....	7.08	5.98	69	7.25	6.26	65	7.36	6.23	69	7.74	6.58	69	7.63	6.52	72
Other operating expenses.....	20.41	19.14	66	25.12	18.68	89	24.32	19.18	85	21.25	22.28	61	21.50	21.20	61
Total non-interest income .....	23.68	24.10	55	25.98	28.20	49	26.41	27.67	52	25.77	28.83	48	24.03	29.23	47
Fiduciary activities income .....	3.55	2.13	73	3.86	2.27	73	3.85	2.20	72	3.54	2.09	73	3.36	1.97	74
Service charges on domestic deposit accounts .....	4.94	3.30	77	4.44	3.25	72	4.54	3.27	72	4.53	3.27	72	5.71	3.88	72
Trading revenue.....	1.01	0.57	78	0.69	0.68	70	0.77	0.62	70	1.91	1.28	77	1.71	1.18	80
Investment banking fees and commissions.....	3.87	2.15	80	3.90	2.46	77	3.93	2.58	77	3.27	2.46	74	3	3.54	70
Insurance activities revenue.....	0.04	0.36	49	0.06	0.38	50	0.06	0.36	49	0.02	0.41	38	0.03	0.47	40
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	0.69	1.23	65	1.05	0.56	79	1.13	0.60	79	-1.19	0.01	11	0.70	0.28	80
Net securitization income .....	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	1.78	1.19	68	4.24	3.64	65	4	3.30	66	5.26	3.92	68	2.24	1.86	65
Other non-interest income.....	7.81	8.80	54	7.74	9.39	47	8.13	9.27	54	8.42	9.65	51	7.28	10.04	38
Overhead less non-interest income .....	39.40	32.79	70	41.95	29.67	85	41.11	30.52	79	40.76	31.93	74	40.93	31.06	80
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.13	21.50	13	15.28	21.49	6	16.95	21.18	11	11.28	18.63	13	13.59	20.56	6
Applicable income tax + TE / Pretax net operating income + TE .....	21.23	23.57	19	18.74	23.11	9	20.50	22.67	17	17.01	21.18	16	18.28	23.23	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	15,079,186	13,655,911	13,956,705	13,142,443	12,204,363	10.42	33.61	
Commercial and industrial loans .....	2,434,961	2,631,438	2,406,232	3,675,434	2,499,612	-7.47	8.18	
Loans to individuals .....	656,150	476,375	482,259	484,600	480,255	37.74	109.07	
Loans to depository institutions and acceptances of other banks .....	132,473	99,542	94,717	99,445	68,900	33.08	999999.00	
Agricultural loans .....	133,904	146,223	172,528	185,431	175,046	-8.42	-27.87	
Other loans and leases .....	1,272,153	1,319,744	1,248,450	1,414,550	1,464,556	-3.61	-14.36	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	19,708,827	18,329,233	18,360,891	19,001,903	16,892,732	7.53	26.97	
Less: Allowance for loan and lease losses .....	266,838	256,727	249,001	277,567	163,622	3.94	54.92	
Net loans and leases .....	19,441,989	18,072,506	18,111,890	18,724,336	16,729,110	7.58	26.66	
Debt securities that reprice or mature in over 1 year .....	3,852,782	3,797,194	4,005,402	3,329,075	2,864,549	1.46	52.65	
Mutual funds and equity securities .....	75,923	49,123	55,187	30,930	21,785	54.56	517.56	
Subtotal .....	23,370,694	21,918,823	22,172,479	22,084,341	19,615,444	6.62	30.67	
Interest-bearing bank balances .....	309,327	2,161,322	1,411,151	1,696,440	363,723	-85.69	-46.93	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	83,911	203,566	162,373	11,349	2,830	-58.78	247.92	
Trading assets .....	176,276	182,656	151,921	330,953	143,423	-3.49	425.48	
Total earning assets .....	23,940,208	24,466,367	23,897,924	24,123,083	20,125,420	-2.15	29.22	
Non-interest-bearing cash and due from depository institutions .....	143,465	260,564	172,276	120,462	132,283	-44.94	43.75	
Premises, fixed assets, and leases .....	296,078	306,902	296,527	307,326	333,767	-3.53	41.80	
Other real estate owned .....	5,877	1,896	1,817	4,178	6,831	209.97	-44.25	
Investment in unconsolidated subsidiaries .....	0	496	496	496	496	-100.00	-100.00	
Intangible and other assets .....	1,704,523	1,299,273	1,379,852	1,319,083	1,263,130	31.19	50.50	
Total assets .....	26,090,151	26,335,498	25,748,892	25,874,628	21,861,927	-0.93	30.59	
Quarterly average assets .....	26,301,495	26,388,104	26,084,285	25,720,819	21,794,513	-0.33	32.88	
Average loans and leases (YTD) .....	18,884,428	18,824,986	18,686,829	18,345,596	16,402,443	0.32	24.60	
<b>Memoranda</b>								
Loans held-for-sale .....	14,411	43,123	35,768	83,886	37,828	-66.58	-37.48	
Loans not held-for-sale .....	19,694,416	18,286,110	18,325,123	18,918,017	16,854,904	7.70	27.07	
Real estate loans secured by 1–4 family .....	6,150,998	5,342,614	5,453,470	4,866,723	4,428,797	15.13	58.21	
Commercial real estate loans .....	8,268,100	7,637,867	7,819,066	7,585,106	7,072,821	8.25	23.51	
Construction and land development .....	1,218,843	1,001,077	1,030,701	992,262	842,390	21.75	41.26	
Multifamily .....	890,869	737,234	791,467	626,296	521,302	20.84	106.58	
Nonfarm nonresidential .....	6,158,388	5,899,556	5,996,898	5,966,548	5,709,129	4.39	14.04	
Real estate loans secured by farmland .....	660,088	675,430	684,169	690,614	702,745	-2.27	-6.25	
Total investment securities .....	4,012,616	4,049,883	4,222,962	3,371,354	2,889,164	-0.92	56.70	
U.S. Treasury securities .....	218,184	153,211	127,618	0	0	42.41		
US agency securities (excluding mortgage-backed securities) .....	1,006	62,065	0	0	0	-98.38	-83.28	
Municipal securities .....	1,038,185	1,150,394	1,188,670	952,613	658,674	-9.75	147.49	
Mortgage-backed securities .....	2,279,704	2,190,619	2,390,687	1,922,461	1,735,169	4.07	17.67	
Asset-backed securities .....	0	75,133	74,667	98,205	96,179	-100.00	-100.00	
Other debt securities .....	399,614	369,338	386,133	367,145	377,357	8.20	331.76	
Mutual funds and equity securities .....	75,923	49,123	55,187	30,930	21,785	54.56	517.56	
Available-for-sale securities .....	2,597,383	3,084,337	3,187,390	3,062,143	2,497,538	-15.79	1.43	
U.S. Treasury securities .....	218,184	153,211	127,618	0	0	42.41		
US agency securities (excluding mortgage-backed securities) .....	1,006	62,065	0	0	0	-98.38	-83.28	
Municipal securities .....	1,038,185	1,150,394	1,188,670	952,613	658,674	-9.75	147.49	
Mortgage-backed securities .....	940,394	1,274,196	1,410,302	1,644,180	1,365,328	-26.20	-51.46	
Asset-backed securities .....	0	75,133	74,667	98,205	96,179	-100.00	-100.00	
Other debt securities .....	399,614	369,338	386,133	367,145	377,357	8.20	331.76	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-197,599	-6,267	-14,518	18,576	13,864			
Available-for-sale securities appreciation (depreciation) .....	-410,941	60,337	57,861	114,643	32,509			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	1,388,696	2,592,668	2,502,083	520,457	462,572	-46.44	-27.62	

**Liabilities and Changes in Capital**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits .....	7,380,929	7,446,097	7,375,442	6,531,002	4,453,324	-0.88	69.14	
NOW, ATS and transaction accounts .....	5,568,040	5,855,121	5,763,055	5,903,946	4,776,861	-4.90	31.65	
Time deposits less brokered deposits < \$250K .....	1,198,260	1,260,756	1,357,231	1,755,289	2,227,686	-4.96	-21.30	
MMDA and other savings accounts .....	6,933,085	7,034,363	6,751,630	5,983,359	5,198,747	-1.44	31.07	
Other non-interest-bearing deposits .....	0	0	0	0	0	0		
Core deposits .....	21,080,314	21,596,337	21,247,358	20,173,596	16,656,618	-2.39	36.84	
Time deposits of \$250K or more .....	172,168	227,029	218,976	330,426	472,764	-24.16	-55.20	
Foreign deposits .....	0	0	0	0	0			
Federal funds purchased and repos .....	187,075	39,175	39,391	58,375	383,241	377.54	-37.38	
Secured federal funds purchased .....	136,000	0	0	0	0			
Commercial paper .....	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	696,882	494,710	442,339	571,743	331,733	40.87	236.67	
Other borrowings w/remaining maturity over 1 year .....	1,263	995	939	660,530	458,539	26.93	-99.71	
Brokered deposits < \$250K .....	132,105	262,617	111,644	335,185	264,531	-49.70	-62.47	
Noncore funding .....	1,189,493	1,024,526	813,289	1,956,259	1,910,808	16.10	-29.27	
Trading liabilities .....	303,249	93,041	78,058	165,207	75,265	225.93	1015.67	
Subordinated notes and debentures + trust preferred securities .....	539,461	561,472	555,441	635,225	391,496	-3.92	37.79	
Other liabilities .....	506,475	360,304	342,067	327,513	485,565	40.57	104.75	
Total liabilities .....	23,618,992	23,635,680	23,036,213	23,257,800	19,519,752	-0.07	33.04	
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....	192,878	192,878	192,878	192,878	0	0.00		
Common stock .....	561,272	559,622	559,766	557,917	556,110	0.29	1.65	
Common surplus .....	1,536,584	1,516,618	1,519,872	1,508,117	1,499,681	1.32	4.09	
Retained earnings .....	1,406,544	1,258,499	1,282,383	1,120,781	1,079,390	11.76	73.19	
Accumulated other comprehensive income .....	-442,947	25,615	27,411	65,091	-137			
Other equity capital components .....	-783,172	-853,414	-869,631	-827,956	-792,869			
Total holding company equity capital .....	2,471,159	2,699,818	2,712,679	2,616,828	2,342,175	-8.47	11.02	
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0			
Total equity capital, including minority interest .....	2,471,159	2,699,818	2,712,679	2,616,828	2,342,175	-8.47	11.02	
Total liabilities and capital .....	26,090,151	26,335,498	25,748,892	25,874,628	21,861,927	-0.93	30.59	
<b>Memoranda</b>								
Non-interest-bearing deposits .....	7,380,929	7,446,097	7,375,442	6,531,002	4,453,324	-0.88	69.14	
Interest-bearing deposits .....	14,003,658	14,639,886	14,202,536	14,308,205	12,940,589	-4.35	18.90	
Total deposits .....	21,384,587	22,085,983	21,577,978	20,839,207	17,393,913	-3.18	32.48	
Long-term debt that reprices within 1 year .....	0	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....	2,712,680	2,616,828	2,616,828	2,342,175	2,247,573			
Accounting restatements .....	0	0	0	-43,806	0			
Net income .....	205,148	213,611	275,496	178,039	226,338			
Net sale of new perpetual preferred stock .....	0	0	0	192,878	0			
Net sale of new common stock .....	3,504	4,014	5,203	7,375	6,362			
Sale of treasury stock .....	1,293	668	2,234	0	0			
Less: Purchase of treasury stock .....	0	26,126	43,909	39,748	111,457			
Changes incident to business combinations .....	89,713	0	0	0	0			
Less: Dividends declared .....	80,987	75,893	113,895	92,842	92,980			
Change in other comprehensive income .....	-470,358	-39,476	-37,680	65,228	58,926			
Changes in debit to ESOP liability .....	0	0	0	0	0			
Other adjustments to equity capital .....	10,166	6,192	8,402	7,529	7,413			
Holding company equity capital, ending balance .....	2,471,159	2,699,818	2,712,679	2,616,828	2,342,175			

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	57.80	39.88	81	51.85	36.06	83	54.20	36.25	84	50.79	36.22	81	55.82	37.78	81
Commercial and industrial loans .....	9.33	11.23	44	9.99	11.11	49	9.34	10.76	49	14.20	13.52	57	11.43	12.02	51
Loans to individuals .....	2.51	3.58	59	1.81	3.60	54	1.87	3.36	57	1.87	3.40	52	2.20	4.20	50
Loans to depository institutions and acceptances of other banks .....	0.51	0.02	95	0.38	0.02	93	0.37	0.02	93	0.38	0.03	91	0.32	0.04	88
Agricultural loans.....	0.51	0.19	85	0.56	0.21	84	0.67	0.18	87	0.72	0.19	87	0.80	0.24	85
Other loans and leases.....	4.88	4.52	58	5.01	4.26	62	4.85	4.47	60	5.47	4.63	63	6.70	5.01	67
Net loans and leases.....	74.52	63.09	78	68.62	58.81	75	70.34	58.67	79	72.37	61.58	79	76.52	63.77	83
Debt securities over 1 year.....	14.77	18.76	34	14.42	18.32	35	15.56	19.46	39	12.87	15.55	34	13.10	14.60	45
Mutual funds and equity securities .....	0.29	0.05	94	0.19	0.05	87	0.21	0.06	88	0.12	0.05	78	0.10	0.06	73
Subtotal .....	89.58	83.05	84	83.23	78.17	66	86.11	79.22	75	85.35	78.16	78	89.72	79.65	94
Interest-bearing bank balances .....	1.19	3.61	24	8.21	9.37	45	5.48	8.50	36	6.56	7.51	44	1.66	3.06	43
Federal funds sold and reverse repos.....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	0.32	1.71	19	0.77	1.51	39	0.63	1.56	36	0.04	1.68	5	0.01	1.91	3
Trading assets .....	0.68	0.59	74	0.69	0.58	76	0.59	0.49	77	1.28	1.01	79	0.66	1.19	74
Total earning assets.....	91.76	90.76	63	92.90	91.57	63	92.81	91.77	62	93.23	91.05	75	92.06	89.53	74
Non-interest cash and due from depository institutions.....	0.55	0.98	18	0.99	0.99	47	0.67	0.82	32	0.47	1.07	10	0.61	1.14	16
Other real estate owned.....	0.02	0.01	81	0.01	0.01	48	0.01	0.01	55	0.02	0.02	58	0.03	0.03	61
All other assets.....	7.69	8.19	40	6.11	7.39	33	6.52	7.35	41	6.30	7.82	31	7.34	9.27	29
<b>Memoranda</b>															
Short-term investments .....	1.51	6.75	16	8.98	12.31	40	6.11	11.47	30	6.60	11.17	31	1.68	7.63	16
U.S. Treasury securities.....	0.84	1.98	46	0.58	1.18	62	0.50	1.47	50	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities) .....	0	0.81	21	0.24	0.75	44	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities .....	3.98	1.69	81	4.37	1.70	83	4.62	1.73	82	3.68	1.69	79	3.01	1.34	80
Mortgage-backed securities .....	8.74	12.93	30	8.32	13.46	27	9.28	14.14	29	7.43	11.75	31	7.94	11.44	30
Asset-backed securities .....	0	0.85	17	0.29	0.47	66	0.29	0.50	64	0.38	0.32	71	0.44	0.28	74
Other debt securities .....	1.53	0.51	85	1.40	0.51	81	1.50	0.53	83	1.42	0.42	84	1.73	0.39	88
Loans held-for-sale.....	0.06	0.30	44	0.16	0.50	44	0.14	0.55	42	0.32	0.52	48	0.17	0.39	46
Loans held for investment .....	75.49	63.03	81	69.44	58.34	81	71.17	58.06	83	73.11	61.72	80	77.10	63.50	85
Real estate loans secured by 1–4 family .....	23.58	12.79	85	20.29	11.57	87	21.18	11.46	87	18.81	11.91	80	20.26	13.29	76
Revolving .....	4.14	1.52	93	4.09	1.44	95	4.12	1.42	96	4.47	1.66	95	5.78	2.07	93
Closed-end, secured by first liens .....	19.28	10.86	84	16.07	9.73	83	16.92	9.67	85	14.20	9.81	73	14.28	10.69	73
Closed-end, secured by junior liens .....	0.16	0.19	65	0.13	0.19	48	0.14	0.17	62	0.14	0.22	46	0.20	0.28	50
Commercial real estate loans .....	31.69	24.89	64	29	22.35	65	30.37	22.69	69	29.31	22.22	65	32.35	22.23	71
Construction and land development.....	4.67	3.92	61	3.80	3.40	58	4	3.34	61	3.83	3.40	60	3.85	3.44	60
Multifamily.....	3.41	3.87	56	2.80	3.32	57	3.07	3.57	55	2.42	3.12	47	2.38	3.01	48
Nonfarm nonresidential .....	23.60	15.73	75	22.40	14.65	80	23.29	14.57	80	23.06	14.72	79	26.11	14.69	83
Real estate loans secured by farmland.....	2.53	0.34	95	2.56	0.35	96	2.66	0.30	96	2.67	0.33	96	3.21	0.36	96

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	76.51	62.29	72	74.50	60.51	72	76.01	61.05	73	69.16	57.15	69	72.25	57.46	70
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	31.21	20.65	83	29.15	20	79	29.70	19.86	80	25.61	19.43	69	26.22	20.75	67
Real estate loans secured by 1–4 family.....	5.48	2.39	87	5.87	2.47	90	5.78	2.43	91	6.09	2.64	91	7.48	3.15	92
Revolving .....	25.73	18.01	75	23.27	17.35	71	23.93	17.24	74	19.52	16.59	65	18.74	17.39	58
Closed-end.....	41.95	38.12	52	41.67	37.13	53	42.59	37.86	54	39.92	34.63	57	41.87	33.52	62
Construction and land development.....	6.18	6.10	52	5.46	5.69	53	5.61	5.65	54	5.22	5.26	55	4.99	5.09	56
1–4 family.....	1.97	1.40	70	1.75	1.19	70	1.69	1.18	68	1.31	0.93	66	1.48	0.94	70
Other.....	4.21	4.62	48	3.71	4.46	45	3.93	4.40	48	3.91	4.19	52	3.50	4.02	50
Multifamily.....	4.52	5.86	49	4.02	5.41	46	4.31	5.78	47	3.30	4.96	39	3.09	4.69	42
Nonfarm nonresidential .....	31.25	24.30	65	32.19	24.45	66	32.66	24.56	67	31.40	22.93	71	33.80	22.15	75
Owner-occupied.....	15.53	8.11	87	16.38	8.31	87	16.65	8.29	87	16.18	7.68	89	18.04	7.72	92
Other.....	15.72	15.95	48	15.80	15.83	49	16.02	15.94	49	15.22	14.95	50	15.76	14.34	55
Real estate loans secured by farmland.....	3.35	0.55	92	3.68	0.61	92	3.73	0.54	93	3.63	0.54	93	4.16	0.55	95
Loans to depository institutions and acceptances of other banks.....	0.67	0.04	93	0.54	0.03	92	0.52	0.04	91	0.52	0.06	89	0.41	0.11	86
Commercial and industrial loans .....	12.35	18.37	32	14.36	19.45	35	13.11	18.86	31	19.34	22.17	42	14.80	19.53	38
Loans to individuals .....	3.33	6.24	56	2.60	6.58	51	2.63	6.24	52	2.55	6.13	48	2.84	7.13	47
Credit card loans .....	0	0.53	22	0	0.51	45	0	0.53	45	0	0.65	44	0	0.81	42
Agricultural loans.....	0.68	0.31	83	0.80	0.38	83	0.94	0.34	85	0.98	0.32	86	1.04	0.37	83
Other loans and leases.....	6.45	8.16	55	7.20	8.42	59	6.80	8.75	57	7.44	9.09	57	8.67	9.85	57
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	578.54	411.16	81	573.03	383.43	86	583.69	391.81	86	575.33	381.27	85	622.48	391.26	87
Real estate loans secured by 1–4 family.....	235.99	133.66	84	224.19	124.74	86	228.07	126.06	86	213.05	125.03	86	225.89	138.18	79
Revolving .....	41.46	15.46	93	45.17	15.53	94	44.35	15.44	94	50.65	17.42	94	64.43	21.26	94
Closed-end.....	194.54	116.59	83	179.01	107.54	83	183.72	108.85	83	162.39	106.14	77	161.46	115.20	75
Commercial real estate loans .....	317.22	254.65	64	320.50	238.58	73	327.01	245.88	73	332.05	234.65	75	360.75	229.44	79
Construction and land development.....	46.76	39.81	59	42.01	36.07	60	43.11	35.95	60	43.44	35.62	61	42.97	34.95	63
1–4 family.....	14.93	9.02	74	13.45	7.44	77	12.94	7.42	75	10.87	6.34	74	12.77	6.61	75
Other.....	31.83	30.27	53	28.56	28.34	52	30.17	28.11	53	32.56	28.16	60	30.19	27.32	56
Multifamily.....	34.18	40.47	54	30.94	35.29	56	33.10	38.66	56	27.42	32.74	50	26.59	31.04	50
Nonfarm nonresidential .....	236.28	161.09	75	247.56	156.30	83	250.80	158.05	81	261.19	155.06	87	291.19	152.10	91
Owner-occupied.....	117.42	53.43	92	126	52.63	92	127.82	52.99	93	134.58	52.37	95	155.40	53.07	95
Other.....	118.86	105.96	55	121.56	100.99	60	122.98	102.54	60	126.61	100.54	60	135.79	97.41	66
Real estate loans secured by farmland.....	25.33	3.36	94	28.34	3.67	96	28.61	3.22	96	30.23	3.44	96	35.84	3.60	95
Loans to depository institutions and acceptances of other banks.....	5.08	0.26	93	4.18	0.20	93	3.96	0.21	93	4.35	0.28	92	3.51	0.44	90
Commercial and industrial loans .....	93.42	115.08	46	110.42	116.17	55	100.63	114.45	50	160.90	139.91	61	127.49	122.02	54
Loans to individuals .....	25.17	35.47	59	19.99	36.56	55	20.17	34.55	56	21.21	37.47	55	24.50	43.51	51
Credit card loans .....	0	2.79	22	0	2.58	45	0	2.77	46	0	3.30	45	0	4.34	42
Agricultural loans.....	5.14	1.73	84	6.14	2.03	85	7.22	1.86	87	8.12	1.88	88	8.93	2.18	86
Other loans and leases.....	48.81	50.11	58	55.38	47.63	66	52.21	51.06	61	61.92	49.54	64	74.70	52.44	68
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	27.22	30.74	43	26.17	29.25	45	26.81	30.07	44	24.66	27.32	45	24.86	26.45	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	205.80	205.31	50	201.25	187.63	53	205.91	195.33	53	205.15	183.76	53	214.16	178.57	57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	323.21	262.15	63	327.25	244.92	74	333.73	252.85	71	339.73	240.85	76	369.56	236.10	79

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	1.51	6.75	16	8.98	12.31	40	6.11	11.47	30	6.60	11.17	31	1.68	7.63	16
Liquid assets .....	11.99	23.63	20	19.03	29.12	25	16.52	29.03	22	15.73	26.22	21	10.86	22.44	16
Investment securities .....	15.38	20.98	31	15.38	20.37	33	16.40	21.63	34	13.03	17.85	31	13.22	16.99	34
Net loans and leases .....	74.52	63.09	78	68.62	58.81	75	70.34	58.67	79	72.37	61.58	79	76.52	63.77	83
Net loans, leases and standby letters of credit .....	75.51	63.92	78	69.74	59.61	77	71.46	59.49	80	73.52	62.48	81	77.91	64.84	86
Core deposits .....	80.80	74.28	66	82	75.52	75	82.52	75.71	78	77.97	70.67	64	76.19	63.09	81
Noncore funding .....	4.56	12.30	23	3.89	10.15	21	3.16	10.30	17	7.56	14.13	34	8.74	19.36	20
Time deposits of \$250K or more .....	0.66	1.67	24	0.86	1.67	29	0.85	1.58	31	1.28	2.11	34	2.16	2.94	44
Foreign deposits .....	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.72	1.24	52	0.15	1.19	33	0.15	1.23	31	0.23	1.47	33	1.75	1.94	62
Secured federal funds purchased .....	0.52	0	98	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.72	0.58	63	0.15	0.54	48	0.15	0.54	46	0.23	0.54	49	1.75	0.48	78
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	2.67	2.18	63	1.88	0.88	75	1.72	1	72	2.21	1.24	74	1.52	3.01	35
Earning assets that reprice within 1 year .....	39.09	35.71	54	43.59	38.80	63	41.93	37.37	61	42.45	39.38	53	42.49	39.29	60
Interest-bearing liabilities that reprice within 1 year .....	4.28	6.79	42	4.87	6.64	49	5.27	6.39	54	5.72	8.20	44	7.86	10.19	38
Long-term debt that reprices within 1 year .....	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	34.80	27.35	64	38.73	30.83	68	36.66	29.65	67	36.73	29.11	64	34.63	26.63	72
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	3.41	5.89	45	-6.11	-3.31	41	-3.43	-2.33	49	1.12	3.20	48	7.87	14.45	29
Net short-term noncore funding dependence .....	3.23	0.87	61	-6.50	-9.17	53	-3.70	-7.71	60	-2.50	-4.76	55	4.63	3.38	45
Short-term investment / Short-term noncore funding .....	34.23	112.63	27	251.35	304.29	56	208.84	273.46	51	147.87	184.19	51	28.75	77.77	38
Liquid assets - short-term noncore funding / Nonliquid assets .....	8.62	24.05	32	19.08	36.72	30	16.28	36.68	26	13.37	28.18	30	5.64	16.97	31
Net loans and leases / Total deposits .....	90.92	79.04	75	81.83	73.05	72	83.94	72.79	74	89.85	79.43	77	96.18	90.31	66
Net loans and leases / Core deposits .....	92.23	86.19	65	83.68	78.83	62	85.24	78.25	64	92.82	88.34	64	100.44	103.93	51
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-8.30	-10.05	50	-0.29	0.50	17	-0.66	0.12	17	0.90	1.57	49	0.77	0.72	64
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-17.27	-19.27	51	2.77	1.06	83	2.64	-0.25	93	5.54	4.31	70	1.81	1.36	66
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.47			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	33.38	26.09	57	22.63	13.65	69	23.22	14.28	68	8.25	11.38	54	12.80	12.67	59
Available-for-sale securities .....	64.73	71.92	38	76.16	84.59	30	75.48	83.77	30	90.83	87.23	44	86.45	85.40	40
U.S. Treasury securities .....	5.44	9.62	51	3.78	6.01	63	3.02	6.70	54	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities) .....	0.03	4.10	22	1.53	4.24	48	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities .....	25.87	8.02	87	28.41	8.38	89	28.15	8.22	88	28.26	9.83	83	22.80	7.75	84
Mortgage-backed securities .....	56.81	62.34	40	54.09	66.09	30	56.61	66.54	33	57.02	66.64	36	60.06	67.43	37
Asset-backed securities .....	0	4.33	17	1.86	2.45	66	1.77	2.50	66	2.91	1.91	73	3.33	1.66	76
Other debt securities .....	9.96	3.02	85	9.12	3.01	87	9.14	3.08	86	10.89	3.01	89	13.06	2.94	89
Mutual funds and equity securities .....	1.89	0.27	94	1.21	0.29	90	1.31	0.29	90	0.92	0.35	82	0.75	0.40	73
Debt securities 1 year or less .....	2.09	9.28	24	5.03	8.18	47	3.85	7.78	42	0.34	10.55	4	0.10	11.86	0
Debt securities 1 to 5 years .....	32.17	20.14	77	20.49	17.39	60	18.34	18.25	55	1.28	17.03	10	1.34	17.94	11
Debt securities over 5 years .....	63.85	68.28	36	73.27	72.07	46	76.51	71.11	52	97.46	69.86	93	97.81	66.02	97
Pledged securities .....	34.61	31.26	59	64.02	33.37	84	59.25	32.26	84	15.44	35.67	25	16.01	30.57	32
Structured notes, fair value .....	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-83.37	-40.81	9	71.31	64.27	63	-7.86	27.98	27	365.91	183.32	80	12.03	26.69	50
Investment securities .....	-0.92	11.76	38	29.63	32.48	54	25.26	31.36	48	16.69	23.62	43	6.66	11.75	53
Core deposits .....	-2.39	4.57	27	7.76	16.96	13	5.32	16.94	9	21.11	26.88	34	8.88	11.23	54
Noncore funding .....	16.10	36.20	49	-47.74	-21.64	15	-58.43	-14.79	3	2.38	-12.18	68	-21.50	6.59	12

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			8,764,168	8,651,055	6,689,519
Commit: Secured commercial real estate loans .....	1,827,662	1,985,319	1,914,238	1,787,963	1,168,624
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	259,676	294,052	289,492	298,750	303,020
Standby letters of credit .....	51,852	56,387	54,196	56,229	50,432
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	75,000	53,000	51,000	292,262	255,000
Written options contracts (interest rate) .....	888,291	924,716	978,849	702,651	164,968
Purchased options contracts (interest rate) .....	782,517	616,457	714,873	316,593	22,925
Interest rate swaps .....	8,725,372	8,171,537	8,788,402	7,734,828	6,535,812
Futures and forward foreign exchange .....	32,341	22,456	23,988	14,865	24,661
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						34.04	22.78	83	33.43	22.01	84	30.60	23.52	75	
Standby letters of credit .....	1	0.66	78	1.12	0.66	81	1.12	0.65	83	1.15	0.71	79	1.39	0.84	81
Commercial and similar letters of credit .....	0.20	0.02	96	0.21	0.02	95	0.21	0.02	95	0.22	0.02	95	0.23	0.02	96
Securities lent .....	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	40.26	44.74	75	37.17	47.31	72	41	46.30	76	35.02	48.62	67	32.03	68.47	60
Interest rate contracts .....	40.13	32.78	77	37.08	35.15	77	40.91	32.46	80	34.96	34.36	71	31.92	47.31	63
Interest rate futures and forward contracts .....	0.29	3.53	63	0.20	4.39	46	0.20	3.25	48	1.13	6.21	59	1.17	10.67	63
Written options contracts (interest rate) .....	3.40	1.49	88	3.51	1.69	84	3.80	1.41	87	2.72	2.18	74	0.75	2.47	60
Purchased options contracts (interest rate) .....	3	1.57	84	2.34	1.29	81	2.78	1.31	82	1.22	1.46	74	0.10	2.65	50
Interest rate swaps .....	33.44	23.04	81	31.03	20.27	82	34.13	20.49	83	29.89	20.83	79	29.90	28.86	74
Foreign exchange contracts .....	0.12	6.65	65	0.09	6.12	63	0.09	6.30	64	0.06	6.01	57	0.11	10.12	55
Futures and forward foreign exchange contracts .....	0.12	4.26	67	0.09	3.76	65	0.09	3.78	67	0.06	3.47	58	0.11	5.23	57
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							46.90	44.98	67	47.16	42.82	73	40.78	45.53	63

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	10,503,521	9,788,166	10,557,112	9,061,199	7,003,366
Interest rate contracts .....	10,471,180	9,765,710	10,533,124	9,046,334	6,978,705
Foreign exchange contracts.....	32,341	22,456	23,988	14,865	24,661
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	107,341	75,456	74,988	307,127	279,661
Written options .....	888,291	924,716	978,849	702,651	164,968
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	888,291	924,716	978,849	702,651	164,968
Purchased options .....	782,517	616,457	714,873	316,593	22,925
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	782,517	616,457	714,873	316,593	22,925
Swaps .....	8,725,372	8,171,537	8,788,402	7,734,828	6,535,812
Held for trading.....	9,277,567	8,904,451	9,218,147	8,368,014	6,581,662
Interest rate contracts .....	9,277,567	8,904,451	9,218,147	8,368,014	6,581,662
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,225,954	883,715	1,338,965	693,185	421,704
Interest rate contracts .....	1,193,613	861,259	1,314,977	678,320	397,043
Foreign exchange contracts.....	32,341	22,456	23,988	14,865	24,661
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	9,614,960	8,863,450	9,578,177	8,356,898	6,836,908
One year or less .....	2,705,570	2,091,990	2,046,463	2,319,800	1,786,397
Over 1 year to 5 years .....	2,356,664	2,383,154	3,139,368	1,467,836	952,456
Over 5 years .....	4,552,726	4,388,306	4,392,346	4,569,262	4,098,055
Gross negative fair value (absolute value) .....	317,835	115,742	110,343	179,415	77,791
Gross positive fair value.....	180,964	209,626	185,477	351,045	146,776
Held for trading.....	176,093	205,369	182,814	342,688	145,361
Non-traded.....	4,871	4,257	2,663	8,357	1,415
Current credit exposure on risk-based capital derivative contracts .....	178,869	194,790	162,837	332,802	144,731
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	99.69	93.95	44	99.77	94.10	45	99.77	94.17	43	99.84	94.10	53	99.65	93.44	51
Foreign exchange contracts .....	0.31	3.10	61	0.23	3.22	59	0.23	3.47	60	0.16	3.49	52	0.35	3.20	54
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	1.02	9.12	38	0.77	12.59	26	0.71	11.16	25	3.39	14.05	33	3.99	13.49	41
Written options .....	8.46	5.29	70	9.45	7.18	70	9.27	6.28	71	7.75	8.18	60	2.36	5.91	44
Exchange-traded .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	8.46	4.93	73	9.45	6.91	71	9.27	5.96	73	7.75	7.73	62	2.36	5.10	46
Purchased options .....	7.45	4.14	73	6.30	3.41	71	6.77	3.27	75	3.49	3.42	67	0.33	4.42	44
Exchange-traded .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	7.45	3.58	77	6.30	3.01	76	6.77	2.87	78	3.49	2.86	69	0.33	3.35	47
Swaps .....	83.07	77.96	48	83.48	71.71	53	83.25	74.26	50	85.36	68.76	58	93.32	69.75	72
Held for trading .....	88.33	38.03	75	90.97	40.70	76	87.32	40.42	74	92.35	43.53	77	93.98	44.16	77
Interest rate contracts .....	88.33	31.70	87	90.97	34.66	87	87.32	34.15	85	92.35	36.62	89	93.98	37.24	89
Foreign exchange contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	11.67	61.97	24	9.03	59.30	23	12.68	59.58	25	7.65	56.47	22	6.02	55.84	22
Interest rate contracts .....	11.36	57.96	26	8.80	56.22	23	12.46	56.71	26	7.49	53.82	22	5.67	52.22	22
Foreign exchange contracts .....	0.31	0.39	78	0.23	0.36	77	0.23	0.40	78	0.16	0.46	75	0.35	0.34	77
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	91.54	93.16	28	90.55	91.91	31	90.73	92.53	30	92.23	91.48	34	97.62	93.86	50
One year or less .....	25.76	37.29	48	21.37	27.90	55	19.38	27.56	51	25.60	32.05	53	25.51	32.17	55
Over 1 year to 5 years .....	22.44	22.61	48	24.35	29.78	43	29.74	27.01	52	16.20	27.06	35	13.60	30.45	29
Over 5 years .....	43.34	26.09	74	44.83	29.19	68	41.61	29.89	66	50.43	29.56	74	58.52	28.09	82
Gross negative fair value (absolute value) .....	3.03	2.48	64	1.18	1.18	56	1.05	0.98	56	1.98	1.55	67	1.11	0.83	68
Gross positive fair value .....	1.72	2.55	41	2.14	1.59	74	1.76	1.34	71	3.87	2.23	86	2.10	1.19	85
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.13	0.10	78	0.05	0.05	75	0.05	0.04	76	0.09	0.07	78	0.04	0.06	75
Gross positive fair value (X) .....	0.08	0.10	65	0.10	0.06	79	0.08	0.05	83	0.17	0.09	85	0.08	0.07	81
Held for trading (X) .....	0.07	0.06	78	0.09	0.05	84	0.08	0.04	86	0.17	0.07	88	0.08	0.06	85
Non-traded (X) .....	0	0.02	32	0	0.01	29	0	0.01	31	0	0.02	37	0	0.01	30
Current credit exposure (X) .....	0.08	0.06	74	0.09	0.05	81	0.07	0.04	85	0.16	0.06	85	0.08	0.05	81
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.82	0.70	73	0.99	0.59	80	0.81	0.46	82	1.69	0.85	82	0.78	0.73	78

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	249,001	277,567	277,567	163,621	160,537
Gross losses .....	7,242	19,958	30,952	30,558	53,187
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	11,593	9,128	17,146	21,020	17,162
Net losses .....	-4,351	10,830	13,806	9,538	36,025
Provision for loan and lease losses .....	12,351	-10,010	-14,760	77,760	32,825
Adjustments .....	1,135	0	0	45,724	6,285
Ending balance .....	266,838	256,727	249,001	277,567	163,622
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.06	0.09	46	-0.05	-0.12	61	-0.06	-0.09	55	0.32	0.51	26	0.15	0.15
Provision for loan and lease losses / Average loans and leases .....	0.09	0.16	41	-0.07	-0.21	66	-0.08	-0.16	58	0.42	0.82	23	0.20	0.24
Provision for loan and lease losses / Net loan and lease losses .....	-283.87	151.30	12	-92.43	-65.12	47	-106.91	-105.48	44	815.27	487.86	82	91.12	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.35	1.17	75	1.40	1.32	62	1.36	1.23	67	1.47	1.58	46	0.97	0.83
Allowance for loan and lease losses / Total loans and leases .....	1.35	1.15	75	1.40	1.30	64	1.36	1.20	67	1.46	1.55	48	0.97	0.81
Allowance for loan and lease losses / Net loans and leases losses (X) .....	38.64			17.78	17.40	65	18.04	21.39	64	29.10	11.58	87	4.54	8.03
Allowance for loan and lease losses / Nonaccrual assets .....	149.92	428.13	13	184.82	330.05	27	173.26	364.13	21	202.31	299.17	40	130.80	218.72
ALLL / 90+ days past due + nonaccrual loans and leases .....	131.04	320.87	18	170.81	271.93	31	163.64	287.08	29	188.66	244.34	42	115.92	151.73
Gross loan and lease losses / Average loans and leases .....	0.05	0.16	32	0.14	0.20	45	0.17	0.19	52	0.17	0.34	36	0.32	0.28
Recoveries / Average loans and leases .....	0.08	0.07	66	0.06	0.08	48	0.09	0.08	63	0.11	0.07	78	0.10	0.08
Net losses / Average loans and leases .....	-0.03	0.09	4	0.08	0.12	48	0.07	0.11	48	0.05	0.27	16	0.22	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses .....	37.45	34.26	64	29.87	25.09	69	56.11	34.67	80	39.52	33.98	68	25.97	36.22
Earnings coverage of net loan and lease losses (X) .....	-60.24	36.38	16	22.51	26.30	57	23.14	39.72	55	29.36	22.91	72	8.24	24.40
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	-0.04	-0.01	9	0.07	0.02	79	0.04	0.02	74	-0.07	0.04	1	-0.03	0.01
Real estate loans secured by 1–4 family .....	-0.02	-0.02	34	0.02	-0.01	85	0.01	-0.02	80	-0.07	0.01	4	0.03	0.01
Revolving .....	-0.03	-0.06	46	0.07	-0.07	87	0.05	-0.07	88	-0.30	0.01	6	0.05	0.02
Closed-end .....	-0.02	-0.01	33	0.01	-0.01	80	0	-0.01	63	-0.01	0	34	0.02	0
Commercial real estate loans .....	-0.06	0	7	0.10	0.04	77	0.07	0.04	75	-0.08	0.07	1	-0.08	0.01
Construction and land development .....	-0.01	-0.02	43	-0.18	0.01	3	-0.14	0	3	-0.71	0	0	-0.43	-0.01
1–4 family .....	0	0	10	-0.16	0	0	-0.12	0	0	-0.72	0	0	-0.41	0
Other .....	0	-0.01	92	-0.02	0.01	21	-0.02	0	22	0.01	0	72	-0.02	-0.01
Multifamily .....	0	0	56	-0.01	0.01	10	0	0.01	11	0	0	58	0.01	0
Nonfarm nonresidential .....	-0.08	0	5	0.17	0.05	82	0.11	0.05	79	0.01	0.11	31	-0.03	0.02
Owner-occupied .....	-0.07	0	2	0.09	0.01	94	0.07	0.01	94	0.01	0.02	59	-0.02	0.01
Other .....	0	0.01	21	0.07	0.04	76	0.05	0.04	72	0	0.08	35	-0.01	0.01
Real estate loans secured by farmland .....	-0.04	0	9	0	-0.01	55	0	0	54	0.02	0.02	78	0	0.01
Commercial and industrial loans .....	-0.03	0.11	13	0.10	0.19	43	0.25	0.17	71	0.26	0.47	40	1.24	0.37
Loans to individuals .....	0.36	0.76	34	0.42	0.72	42	0.44	0.71	42	0.65	1.13	44	0.73	1.17
Credit card loans .....		1.94		0	2.27	8	0	1.84	6	0	2.92	9	0	3.11
Agricultural loans .....	-0.93	0.02	1	0.18	0.02	88	0.04	0.02	79	2.32	0.19	93	0.23	0.08
Loans to foreign governments and institutions .....		0.05		0			0			0		0		
Other loans and leases .....	0.04	0.13	55	0.04	0.09	56	-0.02	0.10	10	0.17	0.15	67	0.35	0.15

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....		110,187		55,540		47,610		80,058		75,797					
90+ days past due loans and leases .....		25,652		11,389		8,453		9,929		16,055					
Nonaccrual loans and leases.....		177,986		138,907		143,714		137,198		125,098					
Total past due and nonaccrual loans and leases.....		313,825		205,836		199,777		227,185		216,950					
Restructured 30–89 days past due .....		1,559		1,064		966		1,234		4,288					
Restructured 90+ days past due .....		112		5,501		1,172		628		1,777					
Restructured nonaccrual .....		40,662		59,802		56,122		35,755		20,825					
Total restructured loans and leases .....		42,333		66,367		58,260		37,617		26,890					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		27,800		41,114		27,701		66,570		49,084					
Other real estate owned.....		5,877		1,896		1,817		4,178		6,831					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.56	0.33	81	0.30	0.29	61	0.26	0.32	51	0.42	0.39	65	0.45	0.43	63
90+ days past due loans and leases .....	0.13	0.10	73	0.06	0.09	66	0.05	0.10	58	0.05	0.12	52	0.10	0.15	61
Nonaccrual loans and leases.....	0.90	0.37	93	0.76	0.54	75	0.78	0.46	84	0.72	0.66	61	0.74	0.51	76
90+ days past due and nonaccrual loans and leases.....	1.03	0.52	88	0.82	0.68	69	0.83	0.62	74	0.77	0.85	51	0.84	0.71	64
30–89 days past due restructured.....	0.01	0.01	67	0.01	0.01	67	0.01	0.01	64	0.01	0.01	57	0.03	0.01	76
90+ days past due restructured .....	0	0.01	69	0.03	0	89	0.01	0	83	0	0.01	74	0.01	0.01	84
Nonaccrual restructured.....	0.21	0.09	85	0.33	0.12	88	0.31	0.10	90	0.19	0.13	72	0.12	0.14	57
30–89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.56	0.33	81	0.30	0.29	61	0.26	0.32	51	0.42	0.40	65	0.45	0.43	63
90+ days past due assets .....	0.13	0.10	73	0.06	0.09	66	0.05	0.10	57	0.05	0.12	52	0.10	0.15	59
Nonaccrual assets .....	0.90	0.37	93	0.76	0.55	75	0.78	0.47	83	0.72	0.67	61	0.74	0.53	75
30+ days past due and nonaccrual assets .....	1.59	0.89	86	1.12	1	66	1.09	0.97	67	1.20	1.29	57	1.28	1.19	61
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.78	0.33	90	0.57	0.40	76	0.59	0.36	82	0.57	0.52	64	0.65	0.44	79
90+ days past due and nonaccrual assets + other real estate owned .....	0.80	0.35	90	0.58	0.42	75	0.60	0.37	82	0.58	0.55	61	0.68	0.48	78
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.82	0.38	90	0.72	0.48	81	0.68	0.41	80	0.81	0.60	74	0.86	0.53	81
Allowance for loan and lease losses .....	79.95	55.46	78	73.42	67.85	66	70.43	62.64	68	75.59	66.66	70	114.34	115.41	58
Equity capital + allowance for loan and lease losses .....	7.79	3.63	90	6.38	4.12	81	5.92	3.60	81	7.25	4.97	79	7.47	4.28	84
Tier 1 capital + allowance for loan and lease losses .....	8.06	3.90	90	7.73	4.89	82	7.17	4.30	80	8.95	6.05	77	9.54	5.65	85
Loans and leases + other real estate owned .....	1.08	0.61	84	1.03	0.82	69	0.96	0.71	73	1.10	0.97	64	1.11	0.85	71

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.62	0.23	90	0.26	0.25	63	0.27	0.26	57	0.49	0.39	67	0.52	0.38	73
	90+ days past due .....	0.09	0.11	75	0.08	0.12	69	0.05	0.12	67	0.07	0.16	62	0.12	0.16	70
	Nonaccrual.....	0.92	0.41	87	0.78	0.60	72	0.82	0.52	80	0.75	0.76	60	0.61	0.46	69
Commercial and industrial	30–89 days past due.....	0.34	0.29	66	0.57	0.24	86	0.24	0.24	60	0.27	0.23	69	0.12	0.31	27
	90+ days past due .....	0.46	0.06	93	0.02	0.02	72	0.02	0.04	59	0.01	0.03	57	0.04	0.05	61
	Nonaccrual.....	0.99	0.47	85	0.49	0.65	48	0.47	0.57	50	0.45	0.75	36	0.98	0.83	63
Individuals	30–89 days past due.....	1.17	0.83	78	0.61	0.60	61	0.92	0.63	73	0.73	0.83	48	1.07	0.83	64
	90+ days past due .....	0.11	0.10	67	0.04	0.08	54	0.07	0.09	63	0.09	0.14	57	0.10	0.17	58
	Nonaccrual.....	0.02	0.17	32	0.06	0.17	40	0.05	0.17	41	0.07	0.28	37	0	0.17	11
Depository institution loans	30–89 days past due.....	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual.....	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due.....	0.04	0.09	67	0.70	0.11	91	0	0.07	61	0.34	0.17	76	0.29	0.24	68
	90+ days past due .....	0	0	44	0.09	0	94	0	0	42	0	0	44	0.07	0	93
	Nonaccrual.....	0.17	0.27	62	0.92	0.51	79	0.68	0.70	78	1.43	0.49	84	5.66	0.67	93
Foreign governments	30–89 days past due.....		0			0			0.50			0			0.07	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0.08	0.13	62	0.07	0.11	62	0.02	0.12	51	0.12	0.18	60	0.28	0.20	68
	90+ days past due .....	0	0.01	33	0	0.01	33	0	0.01	34	0.01	0.01	77	0.01	0.01	77
	Nonaccrual.....	1.12	0.06	97	1.39	0.13	96	1.28	0.09	98	1.35	0.15	95	1.13	0.13	96

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.89	0.39	86	0.52	0.36	71	0.58	0.46	71	0.82	0.65	74	1.08	0.67	80
	90+ days past due .....	0.20	0.22	79	0.07	0.25	62	0.12	0.24	68	0.16	0.33	71	0.21	0.31	74
	Nonaccrual .....	0.65	0.58	63	0.92	0.76	69	0.87	0.71	71	0.80	0.89	56	0.61	0.73	49
Revolving	30–89 days past due .....	0.49	0.31	73	0.41	0.33	64	0.46	0.28	72	0.60	0.48	64	0.92	0.45	89
	90+ days past due .....	0.17	0.02	91	0.20	0.03	88	0.21	0.02	92	0.22	0.03	92	0.19	0.05	89
	Nonaccrual .....	0.61	0.86	61	0.90	1.05	63	0.78	1.18	62	0.81	1.13	59	0.54	1	44
Closed-end	30–89 days past due .....	0.97	0.41	86	0.55	0.36	75	0.62	0.49	71	0.88	0.65	75	1.14	0.70	80
	90+ days past due .....	0.20	0.25	78	0.04	0.27	56	0.10	0.26	68	0.14	0.38	68	0.21	0.35	71
Junior lien	Nonaccrual .....	0.66	0.57	66	0.92	0.71	71	0.89	0.67	71	0.80	0.87	56	0.63	0.70	52
	30–89 days past due .....	0.01	0.01	76	0	0.01	43	0.01	0.01	69	0.01	0.02	40	0.01	0.02	43
	90+ days past due .....	0	0	88	0	0	82	0	0	78	0	0	79	0.02	0	92
	Nonaccrual .....	0	0.02	36	0.02	0.04	47	0.02	0.03	48	0.03	0.04	43	0.03	0.04	43
Commercial real estate	30–89 days past due .....	0.46	0.13	93	0.09	0.16	48	0.05	0.15	38	0.32	0.26	68	0.19	0.18	65
	90+ days past due .....	0.02	0.01	76	0.09	0.01	93	0.02	0.01	79	0.02	0.02	68	0.06	0.03	73
	Nonaccrual .....	1.17	0.29	93	0.61	0.48	67	0.71	0.38	79	0.65	0.62	56	0.49	0.23	82
Construction and development	30–89 days past due .....	2.23	0.19	94	0.10	0.15	63	0.13	0.17	67	0.23	0.28	60	0.28	0.28	66
	90+ days past due .....	0	0.01	76	0	0.01	78	0	0.01	38	0.02	0.01	83	0.08	0.02	87
	Nonaccrual .....	0.07	0.14	60	0.11	0.31	56	0.10	0.20	61	0.20	0.41	56	0.53	0.20	87
1–4 family	30–89 days past due .....	1.49	0.02	99	0.04	0.03	75	0.13	0.02	90	0.09	0.03	81	0.15	0.06	82
	90+ days past due .....	0	0	45	0	0	90	0	0	44	0.02	0	89	0.07	0	94
	Nonaccrual .....	0	0.01	68	0.02	0.02	75	0.02	0.01	77	0.05	0.03	77	0.26	0.02	95
Other	30–89 days past due .....	0.74	0.13	89	0.07	0.10	70	0	0.13	21	0.14	0.22	63	0.13	0.20	62
	90+ days past due .....	0	0	81	0	0	40	0	0	41	0	0	40	0.01	0.01	77
	Nonaccrual .....	0.06	0.12	68	0.09	0.25	60	0.08	0.16	65	0.15	0.35	60	0.26	0.17	81
Multifamily	30–89 days past due .....	0.34	0.04	93	0	0.09	53	0.08	0.07	72	0.07	0.09	62	0.21	0.08	85
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0.13	0.06	80	0.11	0.13	73	0.24	0.17	75	0.09	0.11	60	0.03	0.05	57
Nonfarm non-residential	30–89 days past due .....	0.12	0.10	64	0.10	0.12	58	0.04	0.13	39	0.36	0.23	73	0.18	0.14	66
	90+ days past due .....	0.03	0.01	82	0.11	0.01	93	0.02	0.01	85	0.02	0.02	71	0.06	0.03	78
Owner Occupied	Nonaccrual .....	1.54	0.36	95	0.75	0.58	69	0.87	0.45	81	0.79	0.80	56	0.53	0.28	79
	30–89 days past due .....	0.11	0.04	82	0.09	0.04	81	0.04	0.04	59	0.32	0.07	95	0.15	0.07	85
	90+ days past due .....	0.02	0	87	0.03	0	92	0.02	0	91	0.02	0	84	0.06	0.01	85
	Nonaccrual .....	0.50	0.12	96	0.62	0.20	89	0.65	0.17	94	0.59	0.27	87	0.37	0.16	82
Other	30–89 days past due .....	0.01	0.05	46	0.01	0.07	31	0	0.08	29	0.04	0.14	48	0.03	0.07	38
	90+ days past due .....	0	0	81	0.08	0.01	93	0	0	81	0	0.01	68	0	0.01	30
	Nonaccrual .....	1.04	0.21	92	0.14	0.31	41	0.22	0.23	62	0.20	0.44	40	0.16	0.10	72
Farmland	30–89 days past due .....	0.09	0.09	73	0.13	0.13	73	0.16	0.10	78	0	0.11	61	0.21	0.23	63
	90+ days past due .....	0	0	45	0	0.01	44	0	0	45	0.01	0	92	0.16	0.01	92
	Nonaccrual .....	0.37	0.51	67	1.60	1.06	77	1.78	0.69	83	1.44	1.13	71	1.78	0.84	75
Credit card	30–89 days past due .....		1.22		0	0.79	7	0	0.81	6	0	0.95	7	0	1.19	6
	90+ days past due .....		0.50		0	0.40	16	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual .....		0.13		0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,314,684	1,222,826	1,210,007	1,238,078	1,262,922										
Retained earnings .....	1,446,707	1,314,044	1,335,933	1,181,643	1,079,390										
Accumulated other comprehensive income (AOCI) .....	-442,947	25,615	27,411	65,091	-137										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,318,444	2,562,485	2,573,351	2,484,812	2,342,175										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	574,501	547,845	543,171	544,959	545,322										
Accumulated other comprehensive income-related adjustments .....	-442,947	25,615	27,411	65,091	-134										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,186,890	1,989,025	2,002,769	1,874,762	1,796,987										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,186,890	1,989,025	2,002,769	1,874,762	1,796,987										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	192,878	192,878	192,878	192,878	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	192,878	192,878	192,878	192,878	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	192,878	192,878	192,878	192,878	0										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	370,683	456,472	450,440	541,000	216,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	231,841	201,424	195,442	229,161	166,210										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	602,524	657,896	645,882	770,161	382,210										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	602,524	657,896	645,882	770,161	382,210										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,982,292	2,839,799	2,841,529	2,837,801	2,179,197										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	26,341,658	26,443,649	26,137,835	25,781,681	21,794,513										
Less: Deductions from common equity tier 1 capital .....	574,501	547,845	543,171	544,959	526,345										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	25,767,157	25,895,804	25,594,664	25,236,722	21,268,168										
Total risk-weighted assets .....	21,911,904	19,698,092	20,130,361	19,648,456	18,517,809										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9.98	11.77	26	10.10	12.59	12	9.95	12.37	15	9.54	12.35	5	9.70	12.11	14
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	10.86	12.48	25	11.08	13.31	10	10.91	13.11	14	10.52	13.08	7	9.70	12.78	3
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	13.61	14.27	43	14.42	15.21	42	14.12	14.91	41	14.44	15.23	44	11.77	14.36	5
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	9.24	9.22	53	8.43	9.07	33	8.58	8.98	41	8.19	9.13	20	8.45	9.76	15
Supplementary leverage ratio, advanced approaches HCs .....		6.74		6.90			6.71			8.72			7.41		

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		323			257			288			220			205		25.68	127.46
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		323			257			288			220			205		25.68	127.46
Reinsurance recoverables (L/H) .....		0			0			0			0			0			
Separate account assets (L/H) .....																	
Total insurance underwriting equity .....		2			-43			-43			-60			-93			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		2			-43			-43			-60			-93			
Total insurance underwriting net income .....		36			36			45			17			33		0.00	176.92
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		36			36			45			17			33		0.00	176.92
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		294			432			522			192			265		-31.94	10.53
Other insurance activities income .....		60			183			194			58			7		-67.21	-56.20
Insurance and reinsurance underwriting income .....		234			249			328			134			258		-6.02	81.40
Premiums .....		60			183			194			58			258		-67.21	-53.49
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		60			183			194			58			258		-67.21	-53.49
Insurance benefits, losses, expenses .....		0			0			0			0			214			-100.00
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		435,829			268,292			345,596			255,491			229,143		62.45	255.18
<b>Analysis Ratios</b>																	
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets .....	0	0	82	0	0	83	0	0	83	0	0	79	0	0.01	76		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	0	51.77	16	0	53.46	18	0	53.11	18	0	53.67	17	0	51.47	18		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	100	48.23	83	100	46.54	82	100	46.89	82	100	46.33	82	100	48.53	81		
Separate account assets (L/H) / Total life assets .....	0	11.73	43	0	13.15	42	0	13.40	42	0	11.24	43	0	7.26	42		
Insurance activities revenue / Adjusted operating income .....	0.04	0.36	49	0.06	0.38	50	0.06	0.36	49	0.02	0.41	38	0.03	0.47	40		
Premium income / Insurance activities revenue .....	20.41	2.54	90	42.36	2.90	91	37.16	2.76	91	30.21	2.84	91	97.36	7.32	94		
Credit related premium income / Total premium income .....	0	32.83	34	0	31.14	35	0	32.99	34	0	38.23	29	0	34.91	29		
Other premium income / Total premium income .....	100	67.17	65	100	68.86	65	100	67.01	65	100	61.77	70	100	65.09	70		
Insurance underwriting net income / Consolidated net income .....	0.02	0.02	86	0.02	0.02	86	0.02	0.02	86	0.01	0.03	84	0.01	0.08	80		
Insurance net income (P/C) / Equity (P/C) .....		15.15				28.21					23.22			15.59			19.86
Insurance net income (L/H) / Equity (L/H) .....	2,400	177.77	93		5.51			4.49					3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums .....	0	4,581.19	7	0	-364.02	12	0	927.51	7	0	447.82	9	82.95	233.61	48		
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	16.47	12.02	68	11	11.72	45	14.14	12	54	10.89	11.03	46	11.69	11.51	49		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34		

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>Foreign Activities</b>									
Total foreign loans and leases .....	132,473		99,542		94,717		99,445		68,900
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans .....	0		0		0		0		0
Loans to depository institutions and other banks acceptances .....	132,473		99,542		94,717		99,445		68,900
Loans to foreign governments and institutions .....	0		0		0		0		0
Loans to individuals .....	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities .....	0		0		0		0		0
Interest-bearing bank balances .....	0		0		0		0		0
Total selected foreign assets .....	132,473		99,542		94,717		99,445		68,900
Total foreign deposits .....	0		0		0		0		0
Interest-bearing deposits .....	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
<b>Analysis Ratios</b>									
Yield: Foreign loans .....	0	0.84	33	0	0.63	34	0	0.66	33
Cost: Interest-bearing deposits.....	0.52			0.12			0.14		
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans .....		0.26			0.18			0.20	
Commercial and industrial loans .....		0.13			0.86			0.79	
Foreign governments and institutions .....		0.05		0			0		0
<b>Growth Rates</b>									
Net loans and leases.....	33.08	20.31	74	-8.82	-0.16	38	-4.75	6.83	41
Total selected assets.....	33.08	21.10	76	-8.82	3.36	33	-4.75	9.48	37
Deposits .....		-2.72			10.74			0.73	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	16.22	23.44	21.96	31.43	33.93	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		89	200,004	450,007	50,012	388,823	-99.96	-99.95
Dividends .....		0	200,000	450,000	50,000	197,000	-100.00	-100.00
Interest .....		89	4	7	12	18	2125.00	888.89
Management and service fees .....		0	0	0	0	191,805		-100.00
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		12	15,848	19,351	111,049	12,076	-99.92	-74.47
Dividends .....		12	15,848	19,351	111,015	12,023	-99.92	0.00
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	34	53		-100.00
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		101	215,852	469,358	161,061	400,899	-99.95	-99.94
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		1,606	236	239	87	218	580.51	2622.03
Total operating income .....		1,707	216,088	469,597	161,148	401,117	-99.21	-99.01
<b>Operating Expenses</b>								
Personnel expenses .....		11,534	8,211	11,245	8,030	152,551	40.47	-88.46
Interest expense .....		16,920	20,704	26,784	28,024	17,497	-18.28	22.48
Other expenses .....		10,904	17,699	20,498	12,628	48,929	-38.39	-68.62
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		39,358	46,614	58,527	48,682	218,977	-15.57	-73.50
Income (loss) before taxes .....		-37,651	169,474	411,070	112,466	182,140		
Applicable income taxes (credit) .....		-7,629	-9,776	-12,516	-9,679	-5,798		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		-30,022	179,250	423,586	122,145	187,938		
Equity in undistributed income of subsidiaries .....		235,170	34,361	-148,089	55,895	38,400	584.41	124.96
Bank subsidiaries .....		228,011	50,343	-133,202	162,020	44,893	352.92	140.02
Nonbank subsidiaries .....		7,159	-15,982	-14,887	-106,125	-6,493		-24.99
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		205,148	213,611	275,497	178,040	226,338	-3.96	48.93
<b>Memoranda</b>								
Bank net income .....		228,011	250,343	316,798	212,020	241,893	-8.92	62.87
Nonbank net income .....		7,171	-134	4,464	4,890	5,530		-24.96
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	2,751,361	86.88	3,059,884	88.83	2,878,842	82.49	3,045,584	2,571,273	-10.08	14.52	
Common and preferred stock .....	2,750,979	86.87	3,059,884	88.83	2,872,271	82.30	3,045,572	2,555,508	-10.10	15.24	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	382	0.01	0	0	6,571	0.19	12	15,765		-97.50	
Investment in nonbank subsidiaries .....	235,325	7.43	344,228	9.99	232,423	6.66	366,386	481,345	-31.64	-49.07	
Common and preferred stock .....	191,075	6.03	296,978	8.62	188,173	5.39	312,960	419,085	-35.66	-54.92	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	44,250	1.40	47,250	1.37	44,250	1.27	53,426	62,260	-6.35	15.87	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	150,841	4.76	10,063	0.29	352,715	10.11	10,062	10,841	1398.97	1154.81	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0	0		
Intangible assets .....	9,860	0.31	0	0	0	0	0	0	0		
Other assets .....	19,474	0.61	30,428	0.88	25,887	0.74	28,941	16,646	-36.00	279.76	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	3,166,861	100.00	3,444,603	100.00	3,489,867	100.00	3,450,973	3,080,105	-8.06	9.89	
<b>Liabilities and Capital</b>											
Deposits .....	1	0	2	0	3	0	4	3	-50.00	-97.22	
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	64,918	1.88	64,966	1.86	0	0	-100.00		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	124,557	124,193		-100.00	
Subordinated notes and debentures .....	539,461	17.03	544,976	15.82	538,944	15.44	618,729	247,066	-1.01	119.35	
Other liabilities .....	77,447	2.45	78,734	2.29	77,978	2.23	74,350	73,388	-1.63	-7.11	
Balance due to subsidiaries and related institutions .....	78,793	2.49	56,155	1.63	95,297	2.73	16,505	293,280	40.31	-61.22	
Total liabilities .....	695,702	21.97	744,785	21.62	777,188	22.27	834,145	737,930	-6.59	6.06	
Equity Capital .....	2,471,159	78.03	2,699,818	78.38	2,712,679	77.73	2,616,828	2,342,175	-8.47	11.02	
Perpetual preferred stock (income surplus) .....	192,878	6.09	192,878	5.60	192,878	5.53	192,878	0	0.00		
Common stock .....	561,272	17.72	559,622	16.25	559,766	16.04	557,917	556,110	0.29	1.65	
Common surplus .....	1,536,584	48.52	1,516,618	44.03	1,519,872	43.55	1,508,117	1,499,681	1.32	4.09	
Retained earnings .....	1,406,544	44.41	1,258,499	36.54	1,282,383	36.75	1,120,781	1,079,390	11.76	73.19	
Accumulated other comprehensive income .....	-442,947	-13.99	25,615	0.74	27,411	0.79	65,091	-137			
Other equity capital components .....	-783,172	-24.73	-853,414	-24.78	-869,631	-24.92	-827,956	-792,869			
Total liabilities and equity capital .....	3,166,861	100.00	3,444,603	100.00	3,489,867	100.00	3,450,973	3,080,105	-8.06	9.89	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	51	0	0	0	0	0	-100.00		
Loans and advances from nonbank subsidiaries .....	78,793	2.49	56,104	1.63	95,297	2.73	16,505	293,280	40.44	-61.22	
Notes payable to subsidiaries that issued TPS .....	0	0	16,000	0.46	16,000	0.46	16,000	16,000	-100.00	-100.00	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

**Parent Company Analysis—Part 1**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	10.49	11.02	50	10.64	12.52	40	10.26	11.94	38	7.45	7.29	48	9.81	9.68	51
Bank net income / Average equity investment in banks .....	10.98	11.60	48	10.92	12.35	44	10.49	11.80	45	7.42	7.45	46	9.67	10.51	48
Nonbank net income / Average equity investment in nonbanks .....	5.04	9.71	49	-0.06	13.18	12	1.58	13.12	25	1.21	9.75	27	1.30	7.89	25
Subsidiary HCs net income / Average equity investment in sub HCs .....															8.55
Bank net income / Parent net income .....	111.14	98.76	87	117.20	96.45	96	114.99	96.79	96	119.09	88.16	93	106.87	82.22	73
Nonbank net income / Parent net income .....	3.50	2.50	78		3.22		1.62	3.40	60	2.75	3.59	65	2.44	5.93	66
Subsidiary holding companies' net income / Parent net income .....					85.68			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	28.15	18.39	79	27.59	16.51	82	28.65	16.81	82	31.88	20.06	79	31.51	20.43	74
Total debt / Equity capital .....	21.83	12.61	78	22.59	11.37	82	22.26	11.71	80	28.40	14.41	80	15.85	14.31	69
Total debt + notes payable to subs that issued TPS / Equity capital .....	21.83	14.76	75	23.18	13.41	81	22.85	13.63	79	29.02	16.67	79	16.53	16.36	67
Total debt + Loans guaranteed for affiliate / Equity capital .....	21.83	12.68	78	22.59	11.46	82	22.26	11.77	80	28.40	14.68	80	15.85	14.56	69
Total debt / Equity capital – excess over fair value .....	21.83	12.75	77	22.59	11.47	81	22.26	11.81	80	28.40	14.52	80	15.85	14.51	69
Long-term debt / Equity capital .....	21.83	11.91	80	20.19	10.65	81	19.87	10.95	80	28.40	13.56	80	15.85	13.04	69
Short-term debt / Equity capital .....	0	0.48	40	2.40	0.55	87	2.39	0.57	86	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	99.77	39.59	92	96.89	40.69	92	96.87	39.86	89	57.36	34.67	73	43.68	28.44	64
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	119.06	104.01	90	124.34	103.15	96	112.82	103.22	87	128.34	102.81	96	127	103.22	96
Total investment in subs / Equity capital .....	120.86	109.29	84	126.09	108.29	87	114.69	108.40	82	130.39	110.16	86	130.33	111.07	84
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.72	0.39	93	2.31	0.27	96	1.26	0.29	87	4.17	0.47	94	2.79	0.36	95
Equity investment in subs – equity cap / Net income-div (X) .....	2.84	1.15	88	3.58	0.85	93	2.15	1.05	82	8.71	1.82	96	4.74	1.22	92
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	7.76	130.36	6	184.37	152.56	70	279.61	152.85	89	120.71	136.59	47	130.44	177.68	35
Cash from ops + noncash items + op expense / Op expense + dividend .....	-99.98	118.32	6	239.46	155.61	81	412.35	154.48	95	-267.18	147.24	0	127.30	190.27	29
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-11.71	105.80	6	100	94.59	54	205.70	98.54	92	99.51	134.08	32	93.54	116.34	20
Pretax operating income + interest expense / Interest expense .....	-122.52	1,565.66	7	918.56	1,645.53	40	1,634.76	1,835.33	60	501.32	2,016.32	30	1,140.98	1,968.54	43
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	-117.54	1,454.22	4	907.25	1,896.20	38	1,613.07	1,770.77	61	494.37	1,539.23	29	647.84	1,632.83	31
Dividends + interest from subsidiaries / Interest expense + dividends .....	0.10	150.57	6	223.46	174.48	70	333.64	174.12	87	133.23	150.43	50	189.22	210.80	51
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.18	35	0	12.03	34	0	11.92	32	0.16	13.95	61	95.22	16.52	93
Net income / Current part of long-term debt + preferred dividends (X) .....	26.69	26.99	65	27.69	40.79	59	26.81	47.61	57	83.39	35.64	87		57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.60	23	-1.88	3.29	8	-1.86	3.44	9	0	3.85	24	0	2.64	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....															
Nonaccrual .....															
Total .....															
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	2.41	1.77	83	2.86	1.76	83	2.22	1.76	83	3.62	2.66	82	3.69	5.62	76
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		70.90			42.34	69.90	34	26.89	66.37	17	76.01	81.10	56	49.47	57.84
Dividends declared / Net income .....	39.48	31.93	65	35.53	27.22	67	41.34	28.27	80	52.15	42.29	65	41.08	33.08	65
Net income – dividends / Average equity.....	6.35	7.51	44	6.86	9.25	33	6.02	8.62	29	3.56	4.14	40	5.78	6.46	43
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	133.26	10	263.53	160.45	76	395.10	155.92	90	53.85	132.17	23	211.87	178.13	58
Dividends from nonbank subsidiaries .....	0.01	2.76	50	20.88	6.19	86	16.99	4.90	85	119.57	3.41	97	12.93	7.53	81
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	0.01	183.35	9	284.41	213.42	73	412.09	203.53	86	173.43	174.85	60	224.80	260.40	52
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	43.79	8	79.89	43.30	84	142.05	45.96	98	23.58	60.28	17	81.44	66.55	65
Interest income from bank subsidiaries.....	0.04	0.21	65	0	0.11	51	0	0.11	53	0.01	0.36	46	0.01	0.54	44
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	79.29	1.55	99
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	0.04	52.71	10	79.89	48.70	82	142.05	51.33	97	23.59	62.88	16	160.74	69.36	96
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0.17	47.96	30		66.90		433.49	62.63	96	2,270.25	56.39	98	217.41	82.95	87
Interest income from nonbank subsidiaries.....	0	3.25	35		2.38		0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.51	41		0.66		0	0.37	40	0.70	0.86	82	0.96	1.92	81
Other income from nonbank subsidiaries.....	0	0.12	46		0.11		0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	0.17	64.26	20		94.31		433.49	87.22	93	2,270.94	79.84	96	218.37	150.41	75
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	67.73	10	92.55	72.55	45	95.83	74.16	49	31.03	69.76	21	49.11	67.32	25
Interest income from bank subsidiaries.....	5.21	0.98	89	0	0.27	49	0	0.23	49	0.01	0.63	43	0	0.80	37
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	47.82	1.81	98
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	5.21	81.70	12	92.56	82.68	34	95.83	83.13	36	31.03	82.20	18	96.94	78.80	45
Dividends from nonbank subsidiaries .....	0.70	2.90	64	7.33	3.56	81	4.12	3.07	80	68.89	1.95	98	3	2.65	76
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0.02	0.02	87	0.01	0.06	85
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.70	4.41	57	7.33	5.69	76	4.12	4.67	75	68.91	4.70	94	3.01	7.29	68
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			86.50	152.66	53	146.69	158.10	62		135.13			83.37
Loans and advances from subsidiaries / Total debt .....	14.61	27.96	51	9.21	28.03	41	15.78	26.38	51	2.22	27.08	32	79	28.33	81